

Bob Holden
Governor



Jacquelyn D. White
Commissioner

State of Missouri
OFFICE OF ADMINISTRATION
Post Office Box 809
Jefferson City, Missouri 65102
(573) 751-2971
<http://www.oa.mo.gov/acct>

James A. Carder
Director
Division of Accounting

MEMORANDUM

TO: State Agencies
FROM: OA/Accounting
DATE: July 8, 2003
RE: Insurance for Rental Vehicles

Liability protection, including comprehensive and collision coverage, is provided through the Legal Expense Fund to individuals using rental vehicles for official state business. Therefore, employees will not be reimbursed for the purchase of car rental insurance or physical damage waivers for in-state travel. However, state immunities generally do not extend to out-of-state travel. For this reason and due to the higher costs of defending out-of-state claims, the purchase of liability insurance including damage waivers is permissible for business travel out-of-state or out-of-the-country. Usage of rental vehicles for personal activities is not covered by the state; therefore, employees must obtain coverage with the rental company, their personal auto insurer, or arrange other means of transportation (i.e. public transportation) at the employee's expense.